

In re:
Robertin Nunez
Debtor

Case No. 15-15811-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 26, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db	+ Robertin Nunez, 2164 Palethorp Street, Philadelphia, PA 19122-1613
13580530	+ ACM Patriot LN IV B, LLC, 230 Crosskeys Office Park, Suite 230, Fairport, NY 14450-3510
13580531	American Loans, 3 Presidential Blvd., Bala Cynwyd, PA 19004
13580532	+ Barbara Marshall, 101 West Ruscomb Street, Box A, Philadelphia, PA 19120-3411
13580538	City of Camden, Tax Office 117, PO Box 9512, Camden, NJ 08101
13580549	+ Emigrant Mortgage Co, 5 E 42nd St, New York, NY 10017-6904
13719632	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
13673066	+ Walkiria E. Peralta, 1151 Atlantic Ave., Camden, NJ 08104-1239

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 27 2021 05:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 27 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2021 05:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 27 2021 05:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13580546	Email/Text: megan.harper@phila.gov	Mar 27 2021 05:02:00	City of Philadelphia, Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102
13676127	+ Email/Text: megan.harper@phila.gov	Mar 27 2021 05:02:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13589093	EDI: CAPITALONE.COM	Mar 27 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13580558	EDI: IRS.COM	Mar 27 2021 04:23:00	Internal Revenue Service, Attn: Special Procedures, P.O. Box 12051, Philadelphia, PA 19105
13580537	EDI: JPMORGANCHASE	Mar 27 2021 04:23:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
13628449	EDI: JPMORGANCHASE	Mar 27 2021 04:23:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13604279	+ Email/Text: bankruptcygroup@peco-energy.com		

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		Mar 27 2021 05:01:00	PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13589837	+ Email/Text: bankruptcy@philapark.org	Mar 27 2021 05:02:00	Philadelphia Parking Authority, 701 Market St. Suite 5400, Philadelphia, PA 19106-2895
13637667	+ EDI: JEFFERSONCAP.COM	Mar 27 2021 04:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13666544	+ EDI: WFFC.COM	Mar 27 2021 04:23:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd, Fort Mill SC 29715-7203

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13580539	*	City of Camden, Tax Office 117, PO Box 9512, Camden, NJ 08101

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANDREW F GORNALL	on behalf of Creditor JPMorgan Chase Bank National Association agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BEN VAN STEENBURGH	on behalf of Creditor Barbara Marshall lawyers@adlawfirm.com ddenenberg@adlawfirm.com
DAVID M. OFFEN	on behalf of Debtor Robertin Nunez dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK NA bankruptcy@powerskirm.com
KEVIN S. FRANKEL	on behalf of Creditor Specialized Loan Servicing LLC pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

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KRISTEN D. LITTLE
on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com klittle@logs.com;logsecf@logs.com

LAUREN MOYER
on behalf of Creditor Specialized Loan Servicing LLC ecfmail@ecf.courtdrive.com

LEEANE O. HUGGINS
on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com

LEEANE O. HUGGINS
on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com

LEONA MOGAVERO
on behalf of Creditor Emigrant Mortgage Company Inc lmogavero@fsalaw.com, mprimavera@fsalaw.com

MARIO J. HANYON
on behalf of Creditor Specialized Loan Servicing LLC wbecf@brockandscott.com wbecf@brockandscott.com

MEGAN N. HARPER
on behalf of Creditor City of Philadelphia megan.harper@phila.gov karena.blaylock@phila.gov

MICHAEL JOHN CLARK
on behalf of Creditor Specialized Loan Servicing LLC mclark@squirelaw.com

SARAH K. MCCAFFERY
on behalf of Creditor WELLS FARGO BANK NA bankruptcy@powerskirm.com

THOMAS I. PULEO
on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.
ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1	Robertin Nunez	Social Security number or ITIN	xxx-xx-3502
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15811-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robertin Nunez
aka Robert Nunez

3/25/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.